

**UNITED STATES BANKRUPTCY COURT  
Eastern District of Michigan, Bay City**

In re:

Cynthia Kathryn Herrera  
Debtor

Chapter 13 Proceeding  
Case Nbr. 19-20661

Honorable Judge Daniel Opperman

**OBJECTION TO CLAIM OF DIGITAL FEDERAL CREDIT UNION  
[D.C.U.] [COURT CLAIM 18]**

**NOW COMES**, the Debtor and hereby objects to the claim filed on behalf of Digital Federal Credit Union, which claim is filed on November 8, 2021. And is designated as Claim 18 with Attachment on the claims Register in the amount of \$ 583.61.

Debtor listed Digital Credit Union in Bankruptcy Official Form 106 E/F Unsecured Creditor Schedule list amount: \$ 583.61. Doc 26

**BASIS of OBJECTION to Claim 16:**

Although Debtor filed the Proof of Claim 18 on behalf of the Creditor, the facts alleged are that:

Debtor cannot access Quick Personal Loan Account – 0281 using the valid account number and password in Passwords Record Book. Nor receive a new password because the past telephone number is different. Exhibit 1

**UPON INFORMATION AND BELIEF:**

The Debtor has not been possible to assertion of the amount, if any, for Digital Federal Credit Union claim 18 of Debtor's Account - 0281.

**THAT** Digital Credit Union should provide a claim amount, if any, of Debtor's Account - 0281. And likewise, if any amount is due; then, submit an included printed summary List of Account Monthly balances re: - 0281; and, copy of last current statement of Account -0281 to the Debtor.

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Also, satisfy the question of any "total amount owed" of any and all account claims by Digital Federal Credit Union against Debtor?

And re: Savings account \*811 provide the Balance Total amount.  
Exhibit 2

**WHEREFORE**, Debtor prays the Judge deems the above worthy that creditor Digital Federal Credit Union provide adjust payoff or refund due the Debtor; and, file a Satisfaction of Claim within 30 days of final payment, if any is required on the claim filed on November 8, 2021.

And a hearing date scheduled.

Date: 11/08/2021\_\_

Signature: \_\_CynThia K. Herrera\_\_

Print name: \_\_Cynthia Kathryn Herrera\_\_

- Debtor
- 190 West Park St., P.O. Box 98
- Lake George, MI. 48633

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**UNITED STATES BANKRUPTCY COURT  
Eastern District of Michigan**

**In re: Cynthia Kathryn Herrera**

**Chapter 13**

**Debtor**

**Case Nbr. 19-20661**

**P.O. Box 93, Lake George, MI.48633**

**Judge: Daniel Opperman**

**Last 4 digits of S.S. Nbr. -3373**

**NOTICE OF OBJECTION TO CLAIM**

Debtor has filed an objection to your claim in this bankruptcy case.

Your claim may be reduced, modified, or disallowed. You should read these papers carefully and discuss this claim.

If you do not want the court to disallow or change your claim, or if you want the court to consider your views on the objection; then, on or before date \_\_12/09/21\_\_ you must:

1. File with the court a written response or an answer, explaining your position at:

United States Bankruptcy Court  
Eastern District Michigan  
111 First Street  
Bay City, MI. 48708

If you mail your response to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above.

All attorneys are required to file pleadings electronically.

You must also send a copy to -

the Debtor: Cynthia Herrera  
190 West Park St., P.O.B. 93  
Lake George, MI. 48632.

And, the Trustee Thomas W. McDonald,

Chapter 13 Trustee

3144 Davenport Avenue

Saginaw, MI.48602

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And Digital Federal Credit Union [D.C.U.]  
200 Donald Lynch Blvd.  
P.O.Box 9130  
Marlborough, MA. 01752-9130

2. Attend the hearing on the objection, scheduled to be held on 12/16/21 at 10 a.m. in Bankruptcy Courtroom, United States Bankruptcy Court, 111 First Street, Bay City, MI. 48708, unless your attendance is excused by mutual agreement between yourself and the Debtor. [Unless the matter is disposed of summarily as a matter of law, the hearing shall be a pre-trial conference only; neither testimony nor other evidence will be received. A pre-trial scheduling order may be issued as a result of the pretrial conference.]

If you or your attorney do not take these steps, the Court may deem that you do not oppose the objection to your claim, in which event the hearing will be canceled, and the objection sustained.

**Date:** 11-08-2021\_

**Signed:** /s/ CynThia K. Herrera  
**Print name:** Cynthia K. Herrera\_

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**UNITED STATES BANKRUPTCY COURT  
Eastern District of Michigan, Bay City**

In re:

Cynthia Kathryn Herrera  
Debtor

Chapter 13 Proceeding  
Case Nbr. 19-20661

Honorable Judge Daniel Opperman

**PROPOSED ORDER OBJECTION TO CLAIM OF DIGITAL FEDERAL CREDIT UNION  
[D.C.U.] [COURT CLAIM 18]**

The Debtor, Cynthia K. Herrera, filed an Objection to amount of Claim 18.

Digital Federal Credit Union does not U.S.P.S. mail printed copies of Account statements nor correspondence. These days instead only email reminders or general membership emailings, e.g., member Auto loan information & interest rate.

Debtor seems not to have access via the original password and telephone Nbr. Associated with the Accounts -0281 nor \*811 to determine factual information.

IT IS HEREBY ORDERED that creditor Digital Federal Credit Union should provide "total amount owed", if any, of all account claims against Debtor, including Quick Personal Loan -0281 & Savings \* 811. And likewise, if any amount is due; then, submit a printed summary List of Account Monthly balances re: - 0281 & \*811. And, too, a copy of last current statements of each said Accounts.

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT of MICHIGAN**

In re: Cynthia Kathryn Herrera

Case Nbr.:19-20661

Debtor

Chapter 13

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**CERTIFICATE of SERVICE**

I hereby certify that on November 8, 2021, I served copies as follows:

Documents served: this CERTIFICATE of SERVICE; and,

NOTICE of OBJECTION to CLAIM;

and, the OBJECTION to CLAIM of Digital Federal Credit Union [ Court Claim  
Nbr. 18 ]

Served upon:

Trustee Thomas W.McDonald, Jr.  
Chapter 13 Trustee  
3144 Davenport Ave.  
Saginaw, MI. 48602.

and, Debtor: Cynthia K. Herrera

190 W. Park St., P.O. Box 93 in Lake George, MI. 48633

and, the Creditor via U.S.P.S.Certified 7015 1520 0001 9405 2325 :

Digital Credit Union [D.C.U.]  
200 Donald Lynch Blvd.  
P.O.Box 9130  
Marlborough, MA. 01752-9130

By Debtor via U.S.P.S. First Class Mail \$ .78 postage or Certified,  
where required.

Dated\_11-08-2021\_\_\_\_\_ Signature\_/\_s/\_CynThia K. Herrera\_\_\_\_\_  
Print Name:\_Cynthia Kathryn Herrera\_

## Can't access your account?

**!** The Member Number and/or phone number you entered does not match our records. Try again.

Provide the following information and we'll send you a temporary password.

Phone number

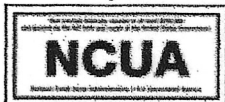
This phone number must be already added to your account.

Member Number

Send me a new password

Cancel

Federally Insured by NCUA. DCU is an Equal Housing Lender. NMLS# 466914



~ Exhibit 1 ~

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CH <...@gmail.com>

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**Your weekly summary for Primary Savings**

1 message

dcu@dcu.org <dcu@dcu.org>  
To: ...@gmail.com

Fri, Jul 12, 2019 at 12:58 PM

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**Digital Federal Credit Union**

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**Balance Update for Primary Savings \*811**

Your current balance is **\$5.85**.

To change or discontinue this alert, log in and change your alert settings.



CH <...@gmail.com>

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**Your weekly summary for Primary Savings**

1 message

dcu@dcu.org <dcu@dcu.org>  
To: ...@gmail.com

Fri, Jul 3, 2020 at 11:43 AM

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**Digital Federal Credit Union**

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**Balance Update for Primary Savings \*811**

Your current balance is **\$6.54**.

To change or discontinue this alert, log in and change your alert settings.

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~ Exhibit 2 ~

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